

BELLSOUTH DIRECT CASE

WC DOCKET NO. 02-304

EXHIBIT 4

PART 1 OF 6

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WinFAST to Moody's Financial Analyst Conversion

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Moody's Financial Analyst Performance Support

EPSS

Moody's Financial Analyst's help is actually an Electronic Performance Support System (EPSS). An EPSS combines general help text, Model Notes help, the Spreading Guide, What's This? help, graphics, and short interactive tutorials. Together, these components provide you with as much, or as little information as you need.

The tutorial provides "Just in Time" training about the feature you are using right now. Most of these tutorials are short, one or two minutes, so you are interrupted only a short time from the task you are attempting to accomplish.

How do I run EPSS?

From any dialog box, click the **Help** button.

This launches the help topic for the dialog box. For many of these topics, the system includes a short tutorial. Click the **Show Me** button to launch the interactive tutorial. You may also select and run the tutorials from the list of tutorials.



If you are running Moody's Financial Analyst from a network, loading tutorials may take a few moments.

How do I navigate in these tutorials?

Generally, you navigate by following the instructions in the tutorial. By doing so, you are both navigating and learning how to perform the procedure. If you would rather just read through the procedure and see the dialog boxes associated with the procedure, you can use the navigation buttons in the lower right corner of the tutorial. To use these tutorials, you need a pointing device such as a mouse, a trackball, or a trackpoint (if you are using a laptop).



Start over



Go forward one screen




Go Back one screen

What's This? help

What's This? help is field-level context-sensitive help. For each field on each dialog box in the system, help text is available.

How do I run What's This? help?

1. Click the small question mark near the upper right corner of the dialog box . The cursor changes to a question mark pointer.



2. Place the pointer over any field and click the left mouse button.

- or -

1. Place the mouse cursor over the field you want to learn more about.
2. Click the right mouse button.
3. Select the What's This? option.

- or if you are not using a mouse -

1. Use the **Tab** key to move to a field on the dialog box.
2. Press the **F1** key.

Model Notes help

Model Notes Help provides the standard industry models' (MMAS or ESM) report calculations that the system uses to generate report results. This help system includes information about the Chart of Accounts, Ratios, Projection Variables...virtually every calculation the system uses.

How do I run Model Notes help?

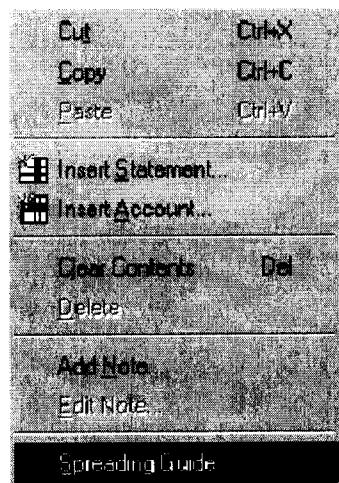
Select Help | Model Notes. That is, from the system's Help menu, select the Model Notes option.

Spreading Guide

The Spreading Guide displays the account with detailed information such as a definition of the account and how it affects the Balance Sheet, Ratios, and Cash Flow reports. The Spreading Guide stays active (until you close it) so you can switch from account description to account description as you are spreading the customer.

How do I run the Spreading Guide?

1. Place the mouse cursor on any account cell (either the name or the account balance cell).
2. Click the right mouse button. The system displays a shortcut menu.



3. Select the Spreading Guide item from the shortcut menu.

The Spreading Guide is available only for the standard MMAS industry model, or the standard ESM (European Standard Model).

Changing a Security Password

You can change your security password if the "allow user to change security password" option is active in Administrator.

After you enter the security password, the system displays a dialog box allowing you to change it.

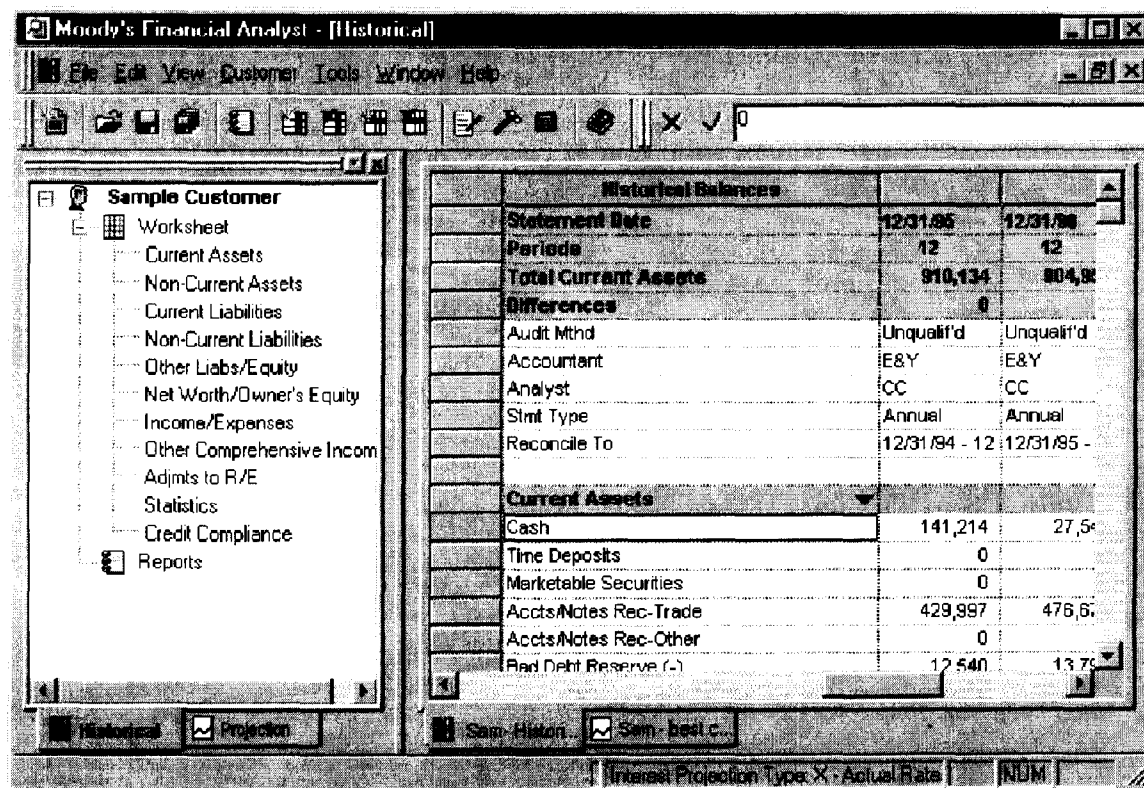
1. Type in your current security password.
2. Type in a new security password.
3. Re-enter the new security password in the Retype Password field.
4. Click **OK**.

- or if the system is running -

1. Select Tool | Options and then select the General tab.
2. Click the **Change Password** button.
3. Type in your current security password.
4. Type in a new security password.
5. Re-enter the new security password in the Retype Password field.
6. Click **OK**.

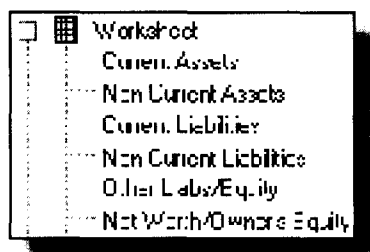
Screen layout

Click an area of the system picture below to get a description.



Customer Control bar

The Customer Control bar occupies the left side of the screen. See Displaying the Customer Control bar.



Its tree structure allows you to navigate through the customer's account classes and reports for historical analysis and for projections.

In addition to moving the Customer Control bar, you can set other options.

Historicals

When you select the Historicals tab, you can set options for the Customer Control bar by placing the mouse pointer anywhere in the Customer Control bar and clicking the right mouse button. The system displays a popup menu with the following options:

Allow Docking

Hide

Float in Main Window

The following additional items are displayed in the popup menu when the name of the customer is selected (highlighted) in the Customer Control bar.

Close Customer

Set as Active Customer

Projections

When you select the Projections tab, you can select projection options (in addition to Customer Control bar options) by placing the mouse pointer anywhere in the Customer Control bar and clicking the right mouse button. The system displays a popup menu with the following additional options:


- ◆ Save Projection
- ◆ Close Projection

The following additional items are displayed in the popup menu when the name of the customer is selected (highlighted) in the Customer Control bar.

- ◆ New Long Term Projection
- ◆ New Short Term Projection
- ◆ Save All Projections
- ◆ Close All Projections

Moving the Customer Control bar


You can move the Customer Control bar to a different location on the screen.

1. Click the handle  on the Customer Control bar or click the title bar on a floating toolbar.
2. Drag the Customer Control bar to a new location. If you drag the Customer Control bar to the edge of the program window, it becomes docked (if the Allow Docking option is selected).

Allowing docking

A docked Customer Control bar is a bar that attaches to one edge of the program window when you move it. You can dock the Customer Control bar at the top, the left, right, or bottom edge of

the program window. When you drag the Customer Control bar to the edge of the program window, the Customer Control bar's outline snaps into place along the length of the program window edge.

1. Place the mouse pointer anywhere in the Customer Control bar.
2. Click the right mouse button. The system displays a popup menu.
3. Select the **Allow Docking** option.
4. Click the handle  on the Customer Control bar.
5. Drag the Customer Control bar to a new location. If you drag the Customer Control bar to the edge of the program window, it becomes docked.

Hiding the Customer Control bar

1. Place the mouse pointer anywhere in the Customer Control bar.
2. Click the right mouse button. The system displays a popup menu.
3. Select the **Hide** option.

– or –

Select Tools | Options | General | Customer Control Bar.

4. Uncheck Customer Control bar option.

See showing a hidden Customer Control bar.

Showing a hidden Customer Control bar

1. Select View | Customer Control Bar

– or –


Select Tools | Options | General | Customer Control Bar.

2. Check Customer Control bar option.

Floating the Customer Control bar

A floating Customer Control bar is not attached to the edge of the program. You can change the shape and size of a floating Customer Control bar

1. Place the mouse pointer anywhere in the Customer Control bar.
2. Click the right mouse button. The system displays a popup menu.

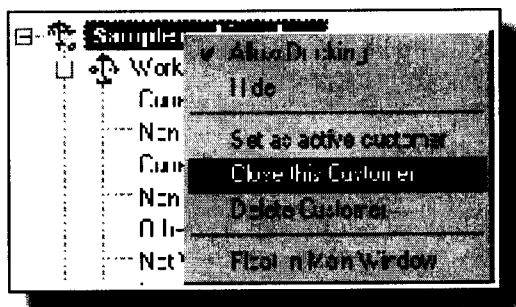
3. Select the **Float in Main Window** option.
4. If the Customer Control bar is maximized, click the **Restore** button .
5. Click the title bar on the Customer Control bar to move it to a different location.

Resizing the Customer Control bar

To resize a floating Customer Control bar, move the pointer over any edge until it changes to a double-headed arrow, and then drag the edge of the Customer Control bar.

Closing a customer with the Customer Control bar

1. Click the name of the customer in the Customer Control bar.
2. Click the right mouse button.
3. Select **Close this Customer**.





Moving among account classes

Choose either of the following two methods to move between account classes:

Using the Customer Control bar to move among account classes

Using the worksheet scroll bar to move among account classes

Using the Customer Control bar to move among account classes

1. Double-click the customer icon. 
2. Double-click the worksheet icon. 
3. Double-click the class you want to move to. The system places at the top of the worksheet the class you double-clicked (i.e. current assets, current liabilities, etc.).

Using the worksheet scroll bar to move among account classes

Classes are listed in the order that they appear in the Customer Control bar under the Worksheet icon. Keep this in mind when you use the scroll bar to locate the class you want to view.

1. Select the scroll bar on the right side of the worksheet.
2. Scroll up or down, depending on your current location within the worksheet.

Related Topic:

Scrolling through a worksheet

Scrolling through a worksheet

Classes are listed in the order they appear in the Customer Control bar under the Worksheet icon. Use the scroll bar on the right side of the worksheet to move to the class you want to view.

1. Select the scroll bar on the right side of the worksheet.
2. Scroll up or down to reveal more classes and accounts.

Setting the active customer

This item is available only if your system administrator has turned on the option to allow the system to have multiple customer files open simultaneously.

The Set As Active Customer option allows you to specify the active customer.

1. Select the customer name of the file you want to be active.
2. Click the right mouse button. The system displays a popup menu.
3. Select the **Set As Active Customer** option.

Customer Control bar

The Customer Control bar occupies the left side of the screen. You can toggle the customer control on and off by selecting View | Customer Control Bar.

Its tree structure allows you to navigate through the customer's account classes and reports for historical analysis and for projections.

The tabs at the bottom of the Customer Control bar allow you to toggle between historicals and projections.

Balances pane

The balances pane occupies the right side of the screen.

The balances pane allows you to enter and display historical balances and projection assumptions. The tabs at the bottom of the balances pane allow you to toggle between the balances and the reports you have previously printed to the screen.

Grid input bar

When you select a cell in the balances pane, the value in that cell is shown in the grid input bar.



To modify the value in the grid input bar, simply type in a new value.

Then select the check icon  or press **ENTER** to accept the new value.

— or —

Select the X icon  to return to the unedited value.

You can move the grid input bar to different locations on the screen by clicking and dragging the toolbar handle.



Toolbar

The toolbar is the row of buttons beneath the menu bar. The toolbar offers quick access to some of the most commonly used options. For example, the toolbar offers buttons for opening files, saving files, inserting accounts, etc.

You can move toolbars to different locations on the screen by clicking and dragging the toolbar handle.



Menu bar

The menu bar is the horizontal list of menu names that appears beneath the program bar. The menus listed on the menu bar allow you to perform various system functions like opening files, deleting statements, inserting statements, inserting accounts, etc.

Title bar

The program title bar is the horizontal bar across the top of the program window. The program title bar displays the name of the program and allows you to maximize or minimize the program's display.

Technical support and additional help

If you cannot find the answer to your question in this help system, you can go to Technical Support on our website. You can get additional help, submit a question, download files, and use the Answerbook. The Answerbook is an on-line resource that allows you to search for information about frequently asked questions.

Click the button below to launch the Technical Support Website in this help system. You may want to maximize this help window to better view our website.

(If you do not have Internet access on your computer, you will not be able to use the link below.)

SupportLine

You can reach the SupportLine at:

Phone:	+44 (0)1737-229912	Reigate (UK)
	+1-219-472-5800	North America

	+1-800-523-2627	North America
Fax:	+44 (0)1737-229901	Reigate (UK)
	+1-219-245-7670	North America
Email:	eu_support@moodysrms.com	Reigate (UK)
	techsupport@moodysrms.com	North America
Web Site:	http://www.MoodysRMS.com	

Customer Creation

The following topics guide you through creating a customer.

Starting a new customer

Adding a local customer database procedure

Entering & modifying customer information

Selecting the SIC code

Selecting the NAICS code

Entering & modifying RMA Submission information

Entering peer database information

Selecting a peer database

Selecting the RMA database

Using duplicate SIC codes

Selecting a specialized (user-defined) database

Selecting no database


Inserting a statement

Starting a new customer

The system displays this dialog box when you create a new customer or a new consolidation.

1. Select File | New.

– or –

Click  on the toolbar.



Note


If a customer is active the system displays the 'New' dialog box where you select a new customer, long- or short-term projection. See Using the New dialog box.

2. Click the down arrow to the right of the Customer Database field to select the database for storing the customer. If you want to add a database to list, click the **Local Databases** button. For information on how to add a database, see Adding a customer file database.
3. Enter information in the remaining fields or select from the drop down lists where available.
4. Select the Create as a Consolidated Customer checkbox if you want to create a consolidated customer. When you choose to create a consolidated customer, the system displays the Use the Consolidation Wizard checkbox. By default, the Use the Consolidation Wizard checkbox is active. To create a consolidation customer manually, clear this checkbox. See Consolidating customer files for more information about consolidating customers.

To display information about specific fields in this dialog box, use What's This? Help.

See Adding a local customer database procedure for step-by-step instructions for creating a local customer database.

Using the 'New' dialog box

The system displays the New dialog box each time you select the New option from the file menu or when you click the New icon. 

Use this dialog box to specify what you want to do. From this dialog box, you can begin to create a new customer file, a new consolidation, or a new long-term projection, a new short-term projection.



Note

This dialog box provides the Long-Term Projection and the Short-Term Projection options only when a customer is open.

1. Select File | New. The system displays the New dialog box.
2. Select the item you want.

- Customer Select this option to begin creating a new customer file.
- Long-Term Projection Select this option to begin creating a new long-term projection for the active customer. **The system displays this item only when a customer is open.**
- Short-Term Projection Select this option to begin creating a new short-term projection for the active customer. **The system displays this item only when a customer is open.**

3. Click **OK**.

Adding a local database

Use the **Add** button on the Modify Local Customer Databases dialog box to add a local customer database to the list of available databases on the New Customer, Open Customer, or Maintenance dialog boxes.

1. Click the **Add** button.
2. In the Name field, enter a name for the database.
3. If you want to browse to a path or a file, click one of the following options:
 - ☐ Click the **Select** button to select an existing database.
 - ☐ Click the **Create** button to select a database path for the new database. By default, the name of the database is LocalCustomer.MDB.
4. Make your selection.
5. Click **Open**.
6. Enter a password (optional). For the local database to be password protected, you must also set the same password in Microsoft Access. See Setting the local database password in Microsoft Access for more detailed information.
7. Click **OK**.

To display information about specific fields in this dialog box, use What's This? Help.

See Adding a local customer database procedure for step-by-step instructions for creating a local customer database.

Modifying local customer databases

You can add, edit, or delete local customer databases.

To add a local customer database:

- ☐ Click the **Add** button. See Adding a local database.

To edit an existing local database:

1. Select a database.
2. Click the **Edit** button.
3. Make your changes. See Adding a local database for more information.
4. Click **OK**.

To delete a reference to an existing database:

1. Select a database.
2. Click the **Delete** button. The system deletes the reference to the selected database. It does not delete the database.

See Adding a local customer database procedure for step-by-step instructions for creating a local customer database.

Also, see Setting the local database password in Microsoft Access for detailed information about setting a password for a local database.

Adding a local customer database procedure

1. Select **File | New**.

– or –

Select **File | Open**.


– or –

Select **File | Maintenance**, then select any option from the Maintenance sub-menu.

2. Click the **Local Databases** button. The system displays the Modify Local Customer Databases dialog box.
3. Click the **Add** button. The system displays the Local Databases Information dialog box.
4. Enter a name (i.e., My database) in the Name field. The name cannot be more than 24 characters.
5. Click the **Create** button. The system displays the Select a database path for the new database dialog box.
6. Select the path.



Note

You can create a new folder to store your database by clicking .

7. The default file name is LocalCustomer.MDB. In most cases, use the default name.
8. Click the **Open** button. The system returns to the Local Databases Information dialog box.
9. Enter a password if you want to password protect your database. See Setting the local database password in Microsoft Access.
10. Click **OK**. The system returns to the Modify Local Customer Databases dialog box and displays the name of your new database in the Database Names field.
11. Click **Close**.
12. The system returns to the dialog box from which you clicked the **Local Databases** button.

Now that you have added a local customer database, the database will be available on the Open Customer, New Customer, and Maintenance dialog boxes.

Setting the local database password in Microsoft Access

If Microsoft Access is not available on your computer, you will not be able to perform this procedure.

To set a password for a local database, you must first enter a password in the Password field on the Local Database Information dialog box. Then you must set the password for the local database in Microsoft Access. The following procedure assumes you are familiar with Microsoft Access.

1. Open Microsoft Access.
2. Select File | Open Database. Microsoft Access displays the Open dialog box where you select the database you want to password protect.
3. Make sure the **Exclusive** check box is selected.
4. Select the database you want.
5. Click **Open**. Microsoft Access opens the database.
6. Select Tools | Security | Set Database Password.
7. Enter (exactly) the same password you specified in the system. Passwords are case sensitive.
8. Enter the password again in the Verify field.
9. Click **OK**.

To remove password protection from the local database:

1. Using Microsoft Access, open the database from which you want to remove password protection. Make sure you select the **Exclusive** check box when you open the database.
2. Select Tools | Security | Unset Database Password.

3. Enter the password. Passwords are case sensitive.
4. Click **OK**.
5. In the system, display the Local Database Information dialog box (select File | Open, click the **Local Databases** button, select the database, then click the **Edit** button).
6. Delete the password in the Password field.
7. Click **OK**.

See Modifying the local database password in Microsoft Access.

Modifying the local database password in Microsoft Access

You may change the local database password. To perform this procedure, you must first unset the password in Microsoft Access, change the password in the system, then set the password again in Microsoft Access.

1. Using Microsoft Access, open the database from which you want to remove password protection. Make sure you select the **Exclusive** check box when you open the database.
2. Select Tools | Security | Unset Database Password.
3. Enter the password. Passwords are case sensitive.
4. Click **OK**.
5. In the system, display the Local Database Information dialog box (select File | Open, click the **Local Databases** button, select the database, then click the **Edit** button).
6. Make your changes to the password in the Password field.
7. Click **OK**.
8. Set the password in Microsoft Access. See Setting the local database password in Microsoft Access.

Entering & modifying customer information

You can modify the Customer's Long and Short Name and Group you entered when you created the customer as well as non-financial customer information in this dialog box.

1. If the Edit Customer Information box is checked (on the New Customer dialog box), this dialog box will appear immediately after you create a new customer. Otherwise, select Customer | Information | Customer.
2. You can modify the Customer Name and Group ID that you entered when you created the file. You can also change the Access Group if security is activated and if you were assigned the right to change Access Groups in the Administrator application. You entered this information in the New Customer dialog box when you created the file.
3. Enter a SIC Code in the Constant section.

– or –

Click the SIC Code field in the Title section of the dialog box. The system displays a dialog box showing all SIC Codes and their descriptions.

Select a SIC Code. The system automatically places the SIC Code you selected in the SIC Code field on the Customer Information dialog box.


4. In the Constant section of the dialog box, enter the appropriate information or use the drop-down list boxes (when available) to select entries.
5. If you know the North American Industrial Classification System (NAICS) code for the customer, enter it in the NAICS field. The NAICS field is the last field on this dialog box. For more information about the NAICS code, see *Selecting the NAICS Code*.
6. Click OK.

Entering customer data in spreadsheet cells

You need to have a customer open in order to modify information.

1. Open the customer you want to edit.
2. Select the cell of the information you want to modify. The value in that cell is shown in the Grid Input bar.



3. Modify the value in the Grid Input bar.
4. Select the Check icon  or press **ENTER** to accept the new value.

– or –

Select the X icon  to return to the unedited value.

See *Using CTRL+ENTER to enter data*.

If you are entering financial information, not editing, and want to change the direction the cursor moves when you press **ENTER**, see *Changing statement entry direction*.

Selecting the SIC Code

The **SIC Code** button launches the SIC Selection dialog box. From this dialog box, select the SIC Code for the customer. If you know the customer's SIC Code, see *Entering the SIC Code*.

1. Select Customer | Information.
2. Select the Customer tab.
3. Click the **SIC Code** button in the Title column. The SIC Selection dialog box displays. RMA database is already displayed in the Data Set field.
4. Select the type of industry from the Industry field.
5. Select the Product or Service from the Product/Service field.

6. Select the ID (SIC Code) for the customer.
7. Click **OK**. The selected SIC Code appears in the Constants field next to the **SIC Code** button.
8. Click **OK** on the Customer Information dialog box. The system asks you if you want to update the Peer ID Selections with this SIC.
9. Select **Yes** if you want to update the Peer ID Selections. If you do not want to update, select **No**.

Entering the SIC Code

If you do not know the correct SIC Code to enter for the customer, see Selecting the SIC code.

1. Select Customer | Information.
2. Select the Customer tab.
3. Enter the SIC Code in the Constant field next to the **SIC Code** button.

Selecting the NAICS code

The North American Industrial Classification (NAICS) code field is located on the Customer Information dialog box. It is the last field on this dialog box.

The system allows you to enter the SIC code and the NAICS code for the customer. The system prints both the SIC code and the NAICS code on Historical, Projection, and Budget-to-Actual reports.

If you have not already received a copy of the NAICS codes, you may review them by visiting the Census Bureau Website at <http://www.census.gov>. You may want to maximize this help window to better view the website.

1. Select Customer | Customer Information.
2. Scroll to the last field on the dialog box (NAICS Code).
3. Enter the 4-, 5-, or 6-digit code in the Constant section.
4. Click **OK**.

Entering & modifying RMA Submission information

1. Select Customer | information.
2. Select the RMA Submission Information tab.
3. Fill out each field with the company information.

The following fields are required for an electronic RMA submission:

- Fiscal Year End
- Legal Form
- Statement Type

To display information about specific fields in this dialog box, use What's This? Help.

Entering peer database information

Before printing Consultant, Ratio Performance and Peer Comparison reports, enter the location of the customer's industry comparative values. You can select from a specialized user-defined database, the RMA database, or the Industry Defaults Database.

Click an item below to learn how to select:

A peer database

The RMA database

A specialized (user-defined) database

The Industry Defaults database

No Database

Selecting a peer database

To generate Consultant, Ratio Performance, and Peer Comparison reports, you need to select which databases the system should use.

1. Select Customer | Peer Selection.
2. Click the Source drop-down menu (if available) and select the data source you want.
3. Click the Data Set drop-down menu and select which database you want the system to use.
4. Click the Category drop-down menu and select the comparison criteria.

Make your selections. The Industry and Product/Service fields will not be available if they are not defined for the selected industry in the database you select.

5. Select a division for Consultant and Ratio Performance analysis. Use this field with the Defaults Database.

Your system administrator controls the availability of the Division field through the Moody's Administrator program. If the field is not available and you need it to be, contact your system administrator.

6. Click OK.

Selecting the RMA database

You can compare your customer to industry information in the RMA Database. The RMA Database is an optional add-on module for use with the system. If you have not purchased the RMA Database, this option will not be available.

If you want to list all SIC codes numerically, select the standard RMA Database. If you want to list SIC codes by industry and product service, select RMA Database (Drilldown).

The standard system includes a default database as an alternative to the RMA Database.

The data was compiled from a sample not necessarily representative or reliable and reliance thereon should be limited accordingly.

To select the RMA database:

1. Select Customer | Peer Selection.
2. Select the RMA database from the Data Set field.
3. Select the ID (SIC Code) for the customer.
4. Select comparison criteria from the Category field. You can select:

Total	if you want to compare the customer to all
s	companies within the industry
Asset	if you want to compare the customer to
s	companies within a specific asset size range.
Sales	if you want to compare the customer to all
	companies within a specific sales size range

5. If you select Sales or Assets, select the size from the Size field.
6. Select the type of industry from the Industry field. Use this field with the Drilldown RMA Database.
7. Select the Product or Service from the Product/Service field. Use this field with the Drilldown RMA Database.
8. Select a division for Consultant and Ratio Performance analysis. Use this field with the Defaults Database.

Your system administrator controls the availability of the Division field through the Moody's Administrator program. If the field is not available and you need it to be, contact your system administrator.

9. Select the ID (SIC Code) for the customer.
10. Click **OK**.

You can print reports now. See Printing miscellaneous reports.

Important information about Contractor SIC Codes

RMA has provided data for all of the Contractor SIC Codes in two formats. They are:

- Percentage of Completion (same as last year)

- General Industries

The format for these SIC Codes is similar to all other SIC Codes. The Division for the SIC Codes in % of Completion format is "Construction". The Division for the SIC Codes in General Industries format is "Not Elsewhere Classified".

Contractor SIC Codes are now included in the 2000 RMA Database as well as the 2000 RMA Contractor Database. You may select a contractor SIC Code from either database.



- If you select the SIC Code from the Contractor Database, you can print only Peer Analysis and Ratio Performance reports (using the Construction division).

Consultant reports are not available when you use Contractor SIC Codes. If you want to print Consultant reports using Contractor SIC codes, select 'No Database'. Then print the Financial Performance Analysis W/O Industry report

- If you select a SIC Code from the RMA Database, you can print Consultant Reports, in addition to Peer Analysis and Ratio Performance reports.

Using duplicate SIC codes

This section contains duplicate SIC Code information. To access duplicate SIC codes, use the following numbers.

1999/2000 RMA Database duplicate SIC codes

- 5087 Laundry & Dry Cleaning Equipment & Supplies
- 50871 Beauty & Barber Supplies & Equipment
- 5812 Restaurant/Lodging-Restaurants
- 58121 Restaurant/Lodging-Restaurants-Fast Foods

1998/1999 Database duplicate SIC codes

- 50871 Janitorial Supplies
- 50872 Laundry & Dry Cleaning Equipment & Supplies
- 5087 Beauty & Barber Supplies & Equipment

52111 Lumber & Other Building Materials
 5211 Building Materials
 5411 Convenience Food Stores
 54111 Groceries & Meats
 55111 Trucks - New & Used
 5511 Autos - New & Used
 5812 Restaurants
 58121 Restaurants - Fast Foods
 80110 Ophthalmologists
 80111 Physicians

Related Topics:

Selecting the RMA Database

Annual Statement Studies Website

Selecting a specialized (user-defined) database

If your bank has its own database of industry information, you can compare it to your customer's financial information.

1. Select Customer | Peer Database Selections.
2. Select the specialized (user-defined) database in the Data Set field.
3. Select the proper SIC Code.
4. Select an industry category in the Category field. You can select:

Totals	if you want to compare the customer to all companies within the industry
Assets	if you want to compare the customer to companies within a specific asset size range.
Sales	if you want to compare the customer to all companies within a specific sales and size range

5. If you select Assets or Sales in the Category field, select the size in the Size field.
6. Select the Industry. This field will not be available if industry classifications are not defined in the database you select.
7. Select the Product/Service. This field will not be available if Product/Service classifications are not defined in the database you select.

8. Select a division for Consultant and Ratio Performance analysis.

Your system administrator controls the availability of the Division field through the Moody's Administrator program. If the field is not available and you need it to be, contact your system administrator.

9. Click **OK**.

Selecting the Industry Defaults database

You can compare your customer to information in the Industry Defaults Database. An Industry Defaults Database is a specialized database developed by our lending experts.

1. Select Customer | Peer Database Selections.
2. Select the Default database in the Data Set field.
3. Select a Peer ID.
4. Click **OK**.

Selecting no database

Select No Database if the customer does not fall into an RMA SIC Code category or industry category.

1. Select Customer | Peer Database Selections.
2. Select No Database in the Data Set field.
3. Click **OK**.

Entering & modifying values

Values are numeric amounts that do not affect the balancing of financial statements and can only be added by customizing the industry model with the model authoring language. Values are similar to notes except that the author is able to designate on which reports they print.

Values are not included in the standard model. If your industry model has been customized to include values, this dialog box is available.


1. Select Customer | Customer Information | Values
2. Enter the amount for each value.
3. Click **OK**.

Inserting a statement

When you create a new customer or long-term projection, you must insert statements.

1. Select Edit | Insert Statement.

– or –

Click  on the toolbar.

– or –

Click the right mouse button and select the Insert Statement option from the menu.

2. Enter the appropriate information in the fields, or select from the available drop-down menus.
3. Click the **Insert** button. (Click the **Insert** button again if you want to enter another statement.)
4. Click the **Close** button to finish inserting statements.



Note

If you click the **Close** button before you click the **Insert** button, the system returns to the previous screen and inserts no statements.

To display information about specific fields in this dialog box, use What's This? Help.

Related Topics:

Hiding a Statement

Deleting a statement

Changing the statement display order

Statements

Click an item in the following list to learn about the various system features for statements.

Hiding a Statement

Showing a hidden statement

Deleting a statement

Changing the statement display order

Changing the rounding

Setting reconciling statements

Setting the statement date style

Hiding a statement

The Hide/Show option allows you to prevent statements from appearing on the screen or in reports without permanently deleting them.

1. Select View | Hide/Show Statement.

– or –

Select Tools | Options | General Tab | **Hide/Show Statement** button. The Hide/Show Statements dialog box shows all statements available for your customer.

2. Clear the checkbox of the statement(s) you want to hide.
3. Click the **OK** button.

See Showing a hidden statement.

Showing a hidden statement

1. Select View | Hide/Show Statement.

– or –

Select Tools | Options | General Tab | **Hide/Show Statement** button. The Hide/Show Statements dialog box shows all statements available for your customer.

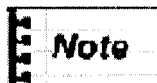
2. Select the checkbox of the hidden statement(s) you want to view.
3. Click the **OK** button.

See Hiding a Statement.

Deleting a statement

Deleting a statement permanently removes it from the customer file. If you delete a statement, you must re-enter the statement to return it to the analysis.

If you want to hide a statement without permanently deleting it, use the Hide feature.



Note

Notes attached to deleted statements are not deleted. You must delete notes attached to the statement before you delete the statement. Otherwise, the notes of a deleted statement remain attached to the customer and continue to print. Notes attached to hidden statements do not print.

Use one of the following methods to delete a statement:

Using the Shortcut menu

Using the Delete Statement icon

Using the Delete Statement option from the Edit menu


Using the Delete Statement option from the Edit menu

1. Click a cell within the statement you want to delete.
2. Select Edit | Delete Statement(s). The system asks if you want to delete the currently selected statement(s).
3. Click Yes.

Using the Shortcut menu (Deleting Statements)

1. Click a cell within the statement you want to delete.
2. Click the right mouse button.
3. Select Delete Statement(s). The system asks if you want to delete the currently selected statement(s).
4. Click Yes.

Using the Delete Statement icon

1. Click  on the toolbar.
2. Select from the list of statements.

If you want to delete multiple statements, click and drag the mouse cursor over the statements you want to delete.
3. Click OK. The system asks if you want to delete the currently selected statement(s).
4. Click Yes.

Changing the statement display order

The system displays statements in either ascending (12/31/97, 12/31/98, 12/31/99...) or descending order (12/31/99, 12/31/98, 12/31/97...).

1. Select View | Historical Statement Order.

– or –

Select Tools | Options | General | Historical Statement Order.
2. Select Ascending or Descending.

Changing the rounding

The system allows you to change both the statement display rounding and the report rounding.

- ☐ Select Customer | Change Rounding. The system displays the Change Rounding dialog box.

For display rounding:

1. Click the down arrow to the right of the New Rounding field.
2. Select the rounding option you want.
3. Click one of the radio buttons
 - ☐ If you click **Do not round financial data. Just change the rounding description**, the system changes the display rounding description but does not round the previously entered data.
 - ☐ If you click **Round all financial data and change the rounding description**, the system changes the statement display rounding and rounds the previously entered values.

For report rounding:

1. Click the down arrow to the right of the New Rounding field.
2. Select the rounding option you want. The system offers only valid rounding options for selection.
3. You cannot print statements with greater accuracy than they were entered. For example:
 - ☐ If you entered statements using Actual units, you can print them in Actual, Thousands, Millions, or Billions.
 - ☐ If you entered statements in Thousands, you can print them using Thousands, Millions, or Billions.
 - ☐ If you entered statements in Millions, you can print them in Millions or Billions.
 - ☐ If you entered statements in Billions, you can print them only in Billions.

You may also select report rounding using the Print dialog box.

Setting reconciling statements

If the *Use Default Reconciliation* option in Moody's Administrator is not active, you can select the reconciling statement for each statement. You will want to change the default statement reconciliations if you have overlapping statements and want the cash flow and retained earnings to reconcile properly.

When you set a reconciliation statement, you provide the system with a starting point so that it can reconcile retained earnings and properly analyze cash flow.

1. Click the statement's Reconcile To cell. The system displays a drop-down list of available statement dates to which you can reconcile this statement.

2. Select the statement to which you want to reconcile.

Setting the date style

You cannot set the date style (YYMMDD, DDMMYY, etc.) in the system. Instead, set the date style in Windows.

1. Select Start | Settings | Control Panel | Regional Settings | Date
2. Select from the available date formats in the Short Date Style and Long Date Style fields.
3. Click **OK**.

Accounts

Click an item in the following list to learn about the various system features for accounts.

Inserting an account

Mapping an account to a type and flow

Relabeling an account


Restoring an account

Deleting an account

Viewing an account's type and flow during data entry

Understanding account types and flows

Inserting an account

1. Click an account that has the type and flow of the account you want to add.
2. Select Edit | Insert Account.
– or –
Click  on the toolbar.
– or –
Click the right mouse button and select Insert Account from the shortcut menu.
3. Enter the appropriate information in the fields, or select from the available drop-down lists.
4. Click **OK**.

To keep track of the new accounts, print the New and Relabeled Accounts report. See Printing the Added and Relabeled Accounts report for more information.

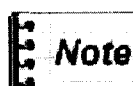
For information about each field on this dialog box, use What's This? help.

Mapping an account to a type and flow

Depending on the settings in your Moody's Administrator program, you can insert accounts using either fixed mapping or user-defined mapping.

When you insert an account using fixed mapping, the system automatically assigns the currently selected account type, and account flow to the new account.

When you insert an account using user-defined mapping, you must select the type and flow for the new account. You should become familiar with the different types and flows used in the reports before assigning them to a new account. See the account mapping and report calculation sections in your Model Notes help for specific information.



Note

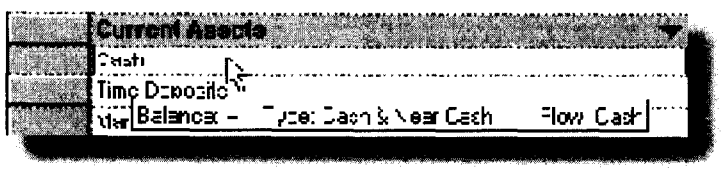
If you do not select the correct type and flow, the added account will not be analyzed correctly.

Your system is set to allow fixed mapping when you receive it; see your system administrator if you want to disable fixed mapping. This option is set in the Moody's Administrator program.

Viewing an account's type and flow during data entry

The system allows you to view an account's attributes (type and flow) while you are entering balances.

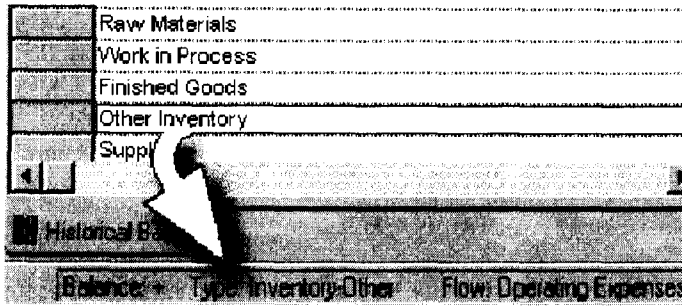
1. Hold the mouse cursor over an account name.



2. The system displays the account's balance (+ or -), type, and flow.

Alternatively, you may use the Infobar at the bottom of the screen.

1. Click once in a cell.
2. The system displays the account's balance (+ or -), type, and flow at the bottom of the screen.



See Understanding account types and flows for more information.

Understanding account types and flows

Each account is linked to a specific type and flow. An account type is a method of grouping accounts so they can be analyzed in the same way. For example, in the standard model, the Cash and Time Deposits accounts are both assigned to the account type Cash & Near Cash. The system uses the types to determine how the account will be summarized in the Summary and Executive reports.

An account flow is basically the same as an account type, except the program uses it only in cash flow analysis. For example, in the standard model, all Inventory accounts are assigned to the flow Purchases, and analyzed in the same way on cash flow reports.

When you insert an account, it is linked to a specific type and flow.

See 'Chart of Accounts' in your Model Notes help for a detailed list of classes, types, and flows.

Relabeling an account

You can relabel accounts in historicals and projections.

1. Double-click the account you want to relabel.
2. Enter a new account name.
3. Press ENTER.

– or –

Click the check symbol in the Data Entry box. The account appears relabeled.



To display a list of the relabeled accounts or to restore the original name, use the Relabeled Accounts option under the Tools menu.

Related Topic:

Restoring an account name

You can restore original account names to relabeled accounts.

1. Select Tools | Restore Relabeled Accounts.
2. Select the account's original name from the Original Name column.
3. Click **OK**.

Related Topic:

Relabeling an account

Deleting an account

You can delete any added accounts. For information about inserting accounts, see Inserting an account. You cannot delete system accounts.

Use one of the following methods to delete an account:

Using the Shortcut menu

Using the Delete Account icon

Using the Delete Account(s) option from the Edit Menu

Using the Shortcut menu (Deleting Accounts)

You can delete only user-added accounts.

1. Select the account you want to delete.
2. Click the right mouse button.
3. Select Delete Account from the shortcut menu. The system asks if you want to delete the account(s).
4. Click **Yes**.

Using the Delete Account icon

You can delete only user-added accounts.

1. Click  on the toolbar.

The Delete Account dialog box displays.

2. Highlight the account(s) you want to delete from the list.
3. Click **OK**. The system asks if you want to delete the account(s).
4. Click **Yes**.

Using the Delete Account(s) option from the Edit Menu

You can delete only user-added accounts.

1. Select the account(s) you want to delete.
2. Select **Edit | Delete Account(s)**. The system asks if you want to delete the account(s).
Click **Yes**.

Deleting Account balances / statements

You can delete only user-added accounts.

1. Select a cell that contains an account balance for the user-added account(s) you want to delete.
2. Click the right mouse button. The system displays a shortcut menu.
3. Select **Delete**. The system prompts you to delete the account and all balances, or to delete the entire statement:

Account and All Balances	Select this option to delete the account and all the account's balances in all periods.
Entire Statement	Select this option to delete the entire statement.

The system asks you if you are sure you want to perform the deletion.

4. Click **Yes**.

Copying data from one cell to another

You can copy data from one cell and paste it into another cell. You can also copy data from multiple cells into other cells.

When you copy data, you must paste the data into cells that contain a similar data type. For example, do not copy a date from a date cell and paste the data into an account name cell. You need to be especially careful of this when you are copying multiple cells.

1. Select the cell that contains the data you want to copy. Before you will be able to enter

or modify information in a spreadsheet cell, you must select it. A black border around the cell indicates it is selected.

2. Click the right mouse button to display the popup menu and select Copy.

– or –

Select the Edit | Copy.

3. Select the destination cell.

4. Click the right mouse button to display the popup menu and select Paste.

– or –

Select Edit | Paste.



Note

After you enter a value in a cell in Historical balances or Projection assumptions, press **CTRL + ENTER** to copy the value to all cells to the right of the current cell.

To copy multiple cell contents to other cells:

1. To select the cells that contain the data you want to copy, simply drag the mouse across the cells. They appear highlighted.
2. Repeat steps 2 and 3 above.
3. Select the destination cells into which you want to copy the data.

Using CTRL + ENTER to enter data

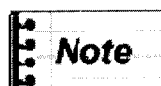
In historical balances / projection assumptions, you can press **CTRL + ENTER** to save time when you enter data.

- ☐ Enter a value in a cell and press **CTRL + ENTER**. The value will default to all cells to the right of the current cell.

Using calculator mode

The system allows you to add, subtract, multiply or divide values as you enter them.

1. Place the cursor in the cell in which you want to enter a value.
2. Enter the values you want to add, subtract, etc., with the numeric operators. For example, enter $2345 + 3456$. The system adds these values and displays the result in the spreadsheet cell. The calculation components are displayed in the data entry box.



If the word ERROR displays in a cell, you have entered a value that is too large for the system. Consider changing your display rounding.

– or –

If you are in the Projections or Historicals balances, and you want to restore the previously valid number, select the cell containing the word ERROR and then click the green checkmark icon on the edit toolbar.

– or –

Enter a new value by simply typing over the word ERROR.

Using the Undo feature

This feature is currently not available, but will be in a subsequent release.

The Undo feature allows you to undo the last 25 changes you have made in the system.

- ☐ Select Edit | Undo. The Undo option may be followed by the last action you made (i.e., Undo Cells, Undo Removing Columns).

Changing Data entry direction

If you are entering financial information you can change the direction you are entering data (i.e., horizontal to vertical and vice versa).

1. Select Tools | Options.
2. Select the General tab.
3. Select the Horizontal or Vertical button in the Data Entry Direction area of the Dialog box. If you select Horizontal, the highlighted box will move left to right across statements. If you choose Vertical, the highlighted box will move down the column of the selected statement.
4. Click **OK**.

Restricting statement entry

By default, all statements are checked (i.e., access is available and there are no restrictions) when you first access the Restrict Statement Entry dialog box.

1. Select Edit | Restrict Statement Entry.

2. Click the statements you want to restrict from access.

The restricted statements are not checked on the Statement Entry dialog box.

3. Click OK.

To remove data entry restriction from individual statements:

1. Select Edit | Statement Entry.
2. Click the statements you want to remove data entry restriction from.

Statements without data entry restrictions appear checked on the Statement Entry dialog box.

3. Click OK.



Note

Restricted entry applies only if you are using the ENTER key to move about cells. However, you can use the arrow keys to move about the statement cells to which you have restricted access.

Using the toolbar

The toolbar is the row of buttons beneath the menu bar. The toolbar offers quick access to some of the most commonly used options. For example, the toolbar offers buttons for opening files, saving files, inserting accounts, etc.



To display button titles, point to the icon and the system displays a description below it.

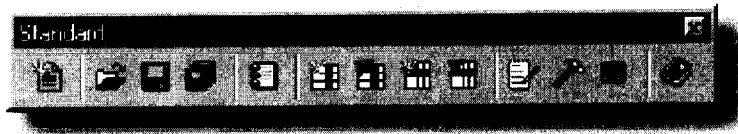


Depending on your location within the program, the toolbar changes to offer available options. For example, when you run projections, the system displays additional toolbar buttons specific to projections.

You can move toolbars to different locations on the your screen by clicking and dragging the toolbar handle.



For example, if you click and drag the toolbar handle for the customer toolbar icons and place it elsewhere on the screen, the system displays an icon menu box similar to the picture below



To return the icons to their previous location, click and drag the icon menu box to its original position.

See Displaying the Standard Toolbar.

Balancing the balance sheet

The Differences line at the top of historical balances tells you if the balance sheet is or is not in balance.

If the balance sheet is not in balance, the system displays a value on the Differences line; otherwise, the Differences line is zero.

If the balance sheet is not balancing, check the class totals first, then individual account balances.

The Total line at the top historical balances tells you the class total of the currently selected class. For example, if you have selected an account cell in Current Assets, the Total line displays the total for Current Assets. Likewise, if you have selected an account cell in Net Worth/Owner's Equity, the Total line displays the total for Net Worth/Owner's Equity.

Using the shortcut keys

The table below lists the shortcut keys and their functions in the system. For example, to display the Open Customer dialog box, hold down the **CTRL** key and press **O**.

Shortcut Keys	Function
ALT + F4	Exits the system
CTRL + F4	Closes the Balances pane
CTRL + C	Copies the selected item
CTRL + F	Searches (according to specific criteria) on dialog boxes that list information (i.e, Open Customer, Copy, Move, Delete, etc.)
CTRL + L	Creates a new long-term projection
CTRL + N	Opens the New Customer dialog box
CTRL + O	Opens the Open Customer dialog box
CTRL + P	Opens the Print dialog box
CTRL + S	Saves the customer file
CTRL + V	Pastes the selected item
CTRL + W	Create a new short-term projection

CTRL + X	Cuts the selected item
DEL	Clears the contents of a cell
F2	Sets the currently selected field to edit mode

Working with Notes

To enter comments about the customer's financial statements, use the Notes option. For each note, you can create a note heading that contains the date, your name, a short description of the note's contents, and where the note should be attached.

The following topics guide you through the system's various functions for notes.

Creating notes

Editing an existing note


Deleting an existing note

Printing notes on reports

Creating notes

1. Select Customer | Notes.

– or –

Click  on the toolbar.

– or –

Click a cell, click the right mouse button, and select **Add Note** from the popup menu.

2. Click the **Add** button. If you selected the **Add Note** item from the popup menu, you do not have to perform this step.
3. Enter your name in the Written By field.
4. Enter a subject or title in the Subject field.
5. Select the item to attach the note to from the Attach to drop down menu. The program will display fields so you can further specify where you are attaching the note.

To display information about specific fields in this dialog box, use What's This? Help.

6. Enter the text in the Edit Note field.



You can cut, copy, paste, and undo as in a word processor


7. Click the **Print on** button to specify which reports you want the note to print with.
8. Click **OK** to close the Report Selection dialog box.

9. Click **OK** to close the Note dialog box.

Editing an existing note

1. Select Customer | Notes.

– or –

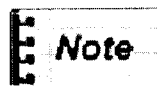
Click  on the toolbar.

– or –

Click a cell that has a note (indicated by a small red dot in the upper right corner).



2. Click the right mouse button, and select **Edit Note** from the popup menu.



You can preview a note by clicking the red dot in the upper right corner of a cell. See [Previewing a note](#).

3. Select the note you want to edit. If you selected the **Edit Note** item from the popup menu, you do not have to perform this step or the following step.
4. Click the **Edit** button.
5. Edit the fields, text or reports to print on.
6. Click the **Close** button on the Edit Note box.

To display information about specific fields in this dialog box, use What's This? Help.

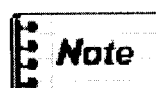
Related Topics:

[Printing notes on reports](#)

[Previewing a note](#)

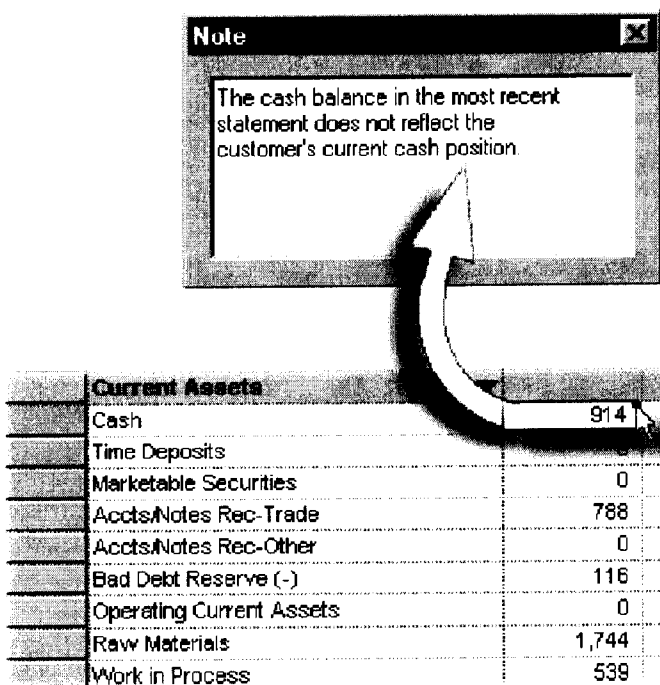
Previewing a note

1. Click the red dot in the upper right corner of a cell. The system displays the contents of the note.



You cannot edit notes from this dialog box. To edit a note, select Customer | Notes.

2. Click the X in the upper right corner to close the preview.



The screenshot shows a 'Note' dialog box with the text: 'The cash balance in the most recent statement does not reflect the customer's current cash position.' Below the dialog box is a table titled 'Current Assets'. A large white arrow points from the 'Note' dialog box to the 'Cash' row in the table. The 'Cash' row has a value of 914. The table also includes rows for 'Time Deposits', 'Marketable Securities', 'Accts/Notes Rec-Trade', 'Accts/Notes Rec-Other', 'Bad Debt Reserve (-)', 'Operating Current Assets', 'Raw Materials', and 'Work in Process'.

Current Assets	
Cash	914
Time Deposits	
Marketable Securities	0
Accts/Notes Rec-Trade	788
Accts/Notes Rec-Other	0
Bad Debt Reserve (-)	116
Operating Current Assets	0
Raw Materials	1,744
Work in Process	539


Printing notes on reports

You can select the reports on which you want notes to print.

1. Access the Notes dialog box in one of the following ways.

Select Customer | Notes.


– or –

Click  on the toolbar.

Click a cell that has a note (indicated by a small red dot), click the right mouse button, and select **Edit Note** from the popup menu.

2. Select the note you want to edit. If you selected the **Edit Note** item from the popup menu, you do not have to perform this step or the following step.
3. Click the **Edit** button.
4. Click the **Print On** button.
5. Select the reports that you want the notes to print on.
If you want the notes to print on all reports, click the **Select All** button.
6. Click **OK** to close the Report Selection dialog box.
7. Click **OK** again to exit from the Notes dialog box.
8. Click **Close** to exit from the Edit Customer Notes dialog box.

Deleting existing notes

1. Select Customer | Notes.
– or –
Click  on the toolbar.
2. Select the note you want to delete.
3. Click **Delete**. The system asks "Are you sure you want to delete this note?"
4. Click **Yes**.
5. Click **Close** on the Modify Notes dialog box.

Entering literals

Literals are not available in the standard MMAS model. However, if you have a custom model, literals may be available.

Literals are non-financial information related to the customer and are not associated with a particular statement. Depending on the industry model you are using, Literals may be printed on the Notes to Financial Statements available in Historical Reports.

1. Select Customer | Customer Information | Literals
– or if you are in projections –

Select Customer | Projection Information | Literals

2. Enter the information.
3. Click **OK**.

Entering a foreign currency conversion rate

The system allows you to spread statements in one currency and print them in a different currency (e.g., entering statement in francs and printing in dollars). If you are not spreading a multiple currency client, you do not need to enter currency conversion rate.



To use the conversion rate feature, you must spread all statements in the same currency. If you want to convert to another currency, you must enter the conversion rate for all statements. Failure to do so causes an unexplained adjustment in Retained Earnings.

To enter a foreign currency conversion rate:

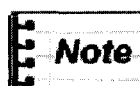
- If you are using MMAS, enter the applicable exchange rate in the Conversion Rate account in the Statistics class. (Your entry can be up to five decimal places.) Access the Statistics class by scrolling through the worksheet or by clicking the name of the class in the Customer Control Bar.

To print a foreign currency client in the same currency:

- If you are using MMAS, set the exchange rate to 0 or 1 in the Conversion Rate account in the Statistics class.
- If you enter an exchange rate in the Conversion Rate account and are using MMAS, you can enter the source and target currency on the Customer Information screen. The system stores your entries in the source currency and prints balances in the target currency.
- In the Credit Compliance class, enter standard values in the target currency. The standard values will not be multiplied by the conversion rate; the calculated values will.

To enter the source and target currency:

- Select Customer | Customer Information and enter the names of the currencies in the appropriate fields. (Your entries appear on the Balance Sheet and Income Statement.) Not all industry models include this option.



Note

If you use an exchange/currency rate, the reported values will not appear in historical balances, but will appear on reports. The customer's original file is not affected by the currency rate

Entering statistics items

The items in the Statistics class are informational accounts that the system can use to calculate financial reports. Statistics items (footnotes) print on the Notes to Financial Statements report. Refer to your Model Notes Help for detailed information regarding statistics items.

1. Select the Statistics class.
2. Enter your values.

Saving your work

When you are finished creating a customer, inserting accounts and statements, and creating notes, save the information you entered.

- ☐ Select File | Save.

– or –

Click  on the toolbar.

User-Defined analysis

You can create unique calculations that are designed for each customer. In the standard MMAS Model, these ratios print on the Detailed and Summary Ratios reports, and the Credit Compliance report (only if you select the Credit Compliance option on the Create User-Defined Analysis dialog box).




Note

When you edit a user-defined analysis for a particular customer, the system automatically updates all values the next time you print using the new formula. Remember, if you edit a user-defined analysis for one particular customer, it applies to that customer only. If you use the same user-defined analysis with other customers, you must add them individually so that the same formula is used for all of your affected customers. See Creating user-defined formula macros.

Setting up user-defined analysis

1. Select Tools | User-Defined Analyses.

– or –

Click  on the toolbar.

2. Click the **Add** button.
3. Enter a name.
4. Select the number of decimal places using the arrows on the Decimal Places field.
5. Select the Print on Reports option if you want the ratios to print on the Detailed and Summary Ratios reports. This option is active by default.
6. Place the mouse cursor in the Formula area on the dialog box and click the right mouse button.
7. Select the Accounts, Classes, Flows, Types, and Operators etc. to build the formula.
8. Click **OK**.

For more detailed information, see Creating user-defined calculations, and for information about each field on this dialog box, use What's This? help.


Creating user-defined calculations

You can create a user-defined calculation and specify that it prints (on the Detail, Summary and/or Credit Compliance reports), its rounding, and its number of decimal places.

For information on how to use (edit) existing calculations, see Basing a new calculation on an existing one .

1. Select Tools | User-Defined Analyses.

– or –

Click  on the toolbar.

If there are no existing calculations, click the **Add** button to access the Create User-Defined Analysis dialog box and skip to step 2.

- If calculations exist, click the **Add** button to access the Create Analysis dialog box.
- If you want to create a new calculation, select **New** and click **OK**.
- If you want to base your new calculation on one previously defined, select **Based on Existing**. Click the pull-down menu, select a previously defined calculation, and click **OK**.

The Create User-Defined dialog box appears.

2. Enter the name of the calculation.
3. Select the options you want for this calculation.

For information about each field on this dialog box, use What's This? help.

4. Enter the number of decimal places you want calculated.
5. In the Formula field, enter the variables and operators to build the calculation.
6. Click **OK**.
7. Click **Close** if you are finished creating formulas

– or –

Click **Add** to create another formula.



Note

The system displays "Syntax error" if your formula is arithmetically incorrect. Check for missing parentheses or operators. The system does not check the validity of the actual calculation.

Related Topic:

Building formulas

Building formulas

When you create a calculation, the Create User-Defined Analysis dialog box provides a Formula field for the calculation. You can create the calculation using the Formula menu, or typing in the formula.

Click a topic below for specific information about building formulas.

Accessing the Formula menu

Entering formula variables and operators in the formula field

Selecting from the operator list

Selecting from macros

Viewing expanded analysis

Accessing the Formula menu

Once you click the Formula box, you can access the Formula menu by pressing **SHIFT + F10** or clicking the right mouse button. The Formula menu provides editing options, variable and operator selection lists, and macro options.

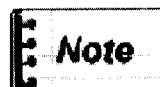
Entering formula variables and operators in the Formula field

When you select a formula variable or operator, it will appear where your cursor is located in the Formula field.

1. Make sure the mouse pointer is in the Formula field, then access the Formula menu by pressing **SHIFT + F10** or clicking the right mouse button.
2. When the program displays the selection list, select the variable you want to use in the calculation. (If you renamed an account in historical balances, it will appear renamed on the account selection list.)

Variables are the accounts, classes, types, and flows you will use to build formulas.

3. Click **OK**.



Note

If you intend to add accounts to the Chart of Accounts, build your formulas by using the Type, Flow and Class variables so the added accounts will automatically be included. If you build formulas using Accounts, added accounts will only be included if you include them in your formula.

You can use the following operators in formulas:

Operator...	Function...
+	Addition
—	Subtraction
*	Multiplication
/	Division

%	Percent (e.g., $\text{CLASS}(5) / (\text{CLASS}(5) + \text{CLASS}(10))$ is the same as $(\text{CLASS}(5) / (\text{CLASS}(5) + \text{CLASS}(10))) * 100$
^	Exponentiation (Power)
)	Right Parenthesis
(Left Parenthesis
AND	Intersection to select common items (e.g., $\text{FLOW}(5) \text{ AND } \text{CLASS}(5)$ or $\text{CLASS}(5) \text{ AND } \text{FLOW}(5)$ to select only accounts common to both $\text{FLOW}(5)$ and $\text{CLASS}(5)$)
LAG	Use the value of the previous period's data. Example: $\text{TYPE}(130) - \text{TYPE}(130)\text{LAG}$ In the standard MMAS model, the above example would subtract the prior period's Common Stock from the current period's Common Stock
YEAR	Represents the number of periods in a statement divided by 12 (used to annualize values). You should only use the YEAR operator with Income Statement accounts or types Example: $\text{TYPE}(145) / \text{YEAR}$ If the statement covers 3 months and $\text{Type}(145)$ has a value of 1,000,000, the annualized value would be $1,000,000 / 12/3$. $1,000,000 * 12/3 = 4,000,000$ In the standard MMAS model, the above example annualizes all of the Sales/Revenues accounts.
CONV_RATE	Multiplies by the conversion rate entered in statistics Example: $\text{TYPE}(145) * \text{CONV_RATE}$ $1,000,000 * 1.27 = 1,270,000$ In the standard MMAS model, the above example multiplies all of the Sales/Revenue accounts by the conversion rate
CPLTD	Calculates the amount of the CPLTD and interest expense when a new debt item is entered during the year. If a new debt is

entered at any point in the year, the system's projections will automatically calculate the CPLTD and interest expense

Example: Flow (110)CPTLD

For more information about this calculation see, Calculating CPLTD Partial Year's Amount and Interest

INF_RATE

Multiplies by the inflation rate you entered. Enter the inflation rate as a whole number (i.e., 5).

Example: Type (145) * INF_RATE

In the standard MMAS industry model, the above example multiplies all of the Sales/Revenue accounts by the inflation rate established in the industry model. Generally, this operator is used in conjunction with the CONV_RATE operator.

Sales = 50,000
INF_RATE = 5%
Sales = 50,000 * 1.05
Sales = 52,500

Only the standard EHI, HMMAS and AMMAS industry models include inflation. The standard MMAS industry model does not include an inflation rate, so this operator does not apply to the MMAS model.

Selecting classes, accounts, types, flows, and values as variables in the calculation

Variables are the accounts , classes , types , flows and values you will use to build formulas.

1. Select an item in the list.
2. Click **OK**.

Account

Identifies a specific account number, by name.

Example: ACCT(1050) + ACCT(1100)

In the standard MMAS model, the above example would add Cash to Time Deposits.

Classes

Identifies a specific class number, by name.

Example: CLASS(5) + CLASS(10)

In the standard MMAS model, the above example would add all of the accounts within the Current Assets class to all of the accounts within the Non-Current Assets class.

Types

Identifies a specific type number, by name.

Example: TYPE(5) + TYPE(10)

In the standard MMAS model, the above example would add the accounts within TYPE(5), Cash and Near Cash, to the accounts within TYPE(10), Accts/Notes Rec-Trade.

Flows

Identifies a specific flow number, by name.

Example: FLOW(25) and Class(5)

In the standard MMAS model, the above example indicates the accounts within FLOW(25), Purchases, within the Current Assets class only.

Values

Values are numeric amounts that do not affect the balancing of financial statements and can only be added by customizing the industry model with the model authoring language. Values are similar to notes except that the author is able to designate on which reports they print.

Values are not available in the standard general business model. However, if you have a custom model, values may be available.

Example: Revolver Line of Credit Approved

Values are not included in the standard model.

Selecting from the operator list

1. Make sure the mouse pointer is in the Formula field, then access the Formula menu by pressing **SHIFT + F10** or clicking the right mouse button.
2. Select Operators from the pop-up menu.
3. Select the operator you want from the Operators pop-up menu. For information, see Understanding formula components .

Selecting from macros

Macros are simply predetermined formulas that you can use to build user-defined analyses.

To help you build formulas faster, the system allows you to select from macros. If you would like to create a macro, see Creating user-defined formula macros .

When you select a macro, its name (not the formula) appears in the Formula field as part of the calculation. To see the components of a macro after you select it, select the View expanded analysis option.

1. Make sure the mouse pointer is in the Formula field, then access the Formula menu by pressing **SHIFT + F10** or clicking the right mouse button.
2. Select the Insert Macro option.
3. Select the macro you want to insert.
4. Click **OK**.



Note

You can use an unlimited number of macros to create a formula, but formula operators must separate them.

Viewing expanded analysis

When you use macros, you may want to see the macro's components. For example, in the standard MMAS model, one of the provided macros is Current Ratio. When you expand the analysis, the formula is shown as `(CLASS(5) / CLASS(15))`.

1. In the Formula field, access the Formula menu.
2. Select the View Expanded Analysis option. The program displays the individual components of the formula.
3. When you are finished viewing the formula, click **OK**.

Basing a new calculation on an existing calculation

When there are existing calculations, you can base a new calculation on an existing calculation.

1. Click the **Add** button.
2. Click the **Based on Existing** button. The system displays this option only when there are existing calculations.
3. Select an existing calculation on which you want to base the new calculation from the drop-down list.
4. Click **OK**.
5. Modify the name and the calculation.

Understanding formula components

You use variables and operators to build ratio formulas. The formulas follow basic mathematical rules for combining arithmetic operators plus a few special rules.

The system displays a syntax error message if your formula is missing something and allows you to try again. However, be sure to test your calculation using sample customers to make sure the value is actually computing correctly. If it is not, you will need to revise the formula. You may need additional sets of parentheses, for example.

Click the following topics for additional information about building formulas.

Combining arithmetic operators in formulas

Special considerations for building formulas

Combining arithmetic operators in formulas

If your formula contains more than one operator, the system performs the calculations in the following order.

1. - Negative Number
2. ^ Exponentiation
3. * or / or % Multiplication, Division, or Percent
4. + or — Addition or Subtraction

You can use parentheses to alter the order of the calculation and group expressions within the formula. The system calculates the expressions within the parentheses first and uses the result to calculate the remainder of the formula. When calculating the remainder of the formula outside the parentheses, the system reverts to using the above order rules.

For example, $\text{TYPE}(110) - \text{TYPE}(110) \text{ LAG} \% \text{TYPE}(110) \text{ LAG}$. If you use this formula as is, the system performs the % calculation and takes the result and subtracts it from $\text{TYPE}(110)$. However, if you are trying to compute a growth ratio, your formula needs to look like this:


$(\text{TYPE}(110) - \text{TYPE}(110) \text{ LAG}) \% \text{TYPE}(110) \text{ LAG}$. The system computes the value of the items within parentheses and then performs the % calculation on the result of the subtraction.

Special considerations for building formulas


Be aware of the following special considerations when building formulas:

- ◆ You may include only one AND operator per item, e.g., CLASS(5) AND FLOW(5).
- ◆ We do not recommend using types and flows in the same calculation; instead, use types and classes or flows and classes, e.g., TYPE(5) AND CLASS(5), or FLOW(5) AND CLASS(5).'

Modifying existing user-defined calculations

1. Select Tools | User-Defined Analyses.
– or –
Click  on the toolbar.
2. Highlight the calculation you want to modify.
3. Click the **Edit** button.
4. Modify the calculation.
5. Click **OK**.

Deleting existing user-defined calculations

1. Select Tools | User-Defined Analyses.
– or –
Click  on the toolbar.
2. Highlight the calculation you want to delete.
3. Click the **Delete** button.
4. Click **Yes** to delete the formula.

Entering user-defined compliance values

When you create a user-defined calculation to print on the Credit Compliance report, you must enter the minimum or maximum compliance value for the calculation. The system uses this value to determine if the customer's computed value is in compliance with the standard you set.

1. Select Tools | User-Defined Analyses.
– or –